



INDIANA UNIVERSITY

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EVICTIION TRENDS IN MARION COUNTY (2010-2016)

BACKGROUND

Indianapolis ranks 14th in eviction rates among large U.S. cities for which data is available.¹ An eviction is when a tenant is removed from a landlord's property, either through the court system (formal) or outside of the court system (informal). Evictions and forced relocation can lead to housing instability and homelessness for families and individuals,² as well as a loss of community resources, such as neighborhood connections and transportation.³

Indiana has several state laws and local ordinances governing evictions and landlord-tenant relationships. However, Indiana remains one of eight states that does not protect tenants against landlord retaliation. Indiana evictions occur at the township level, adding another layer of jurisdiction for this process. Given the complexity and implications of the eviction process, this report uses research conducted in partnership with the Coalition for Homelessness and Intervention and Prevention (CHIP) to examine what eviction-related trends exist in Marion County.

METHODOLOGY

This brief utilizes available data from Princeton University's Eviction Lab and Odyssey court records to descriptively and statistically analyze local eviction trends. Court observations were conducted in order to improve understanding of the eviction process in different townships, while interviews with Marion County residents provided qualitative data about their experiences with housing instability.

EVICTIION AND EVICTIION FILING RATES

The Princeton University Eviction Lab determines eviction rates by dividing the number of addresses that received an eviction judgement by the number

KEY FINDINGS

2016 trends

- Of available data, 40 percent of Indiana evictions occurred in Marion County.
- Marion County had the third-highest eviction rate of Indiana counties.
- Wayne Township had the highest eviction and eviction filing rate of townships in Marion County.

Trends over time (2010-2016)

- Indiana and Marion County eviction and filing rates remained higher than the overall U.S. rate.
- Overall eviction rates at the national and state level declined slightly over time.
- All townships in Marion County experienced declines in eviction rates from 2011 to 2016, with the exception of Warren and Wayne Townships.

of renter-occupied addresses in a given area. The eviction filing rate is determined by dividing every individual household for which an eviction was filed by the number of renter-occupied addresses in the area. For this reason, if two people are legally evicted from the same apartment, it would count only once toward the eviction rate, but twice toward the filing rate. At the same time, the filing rate does not capture whether a judge ruled in favor of the landlord or the tenant, and neither the eviction rate nor the filing rate account for informal evictions that occur outside of the court system. Eviction data also was not consistently available for all U.S. locations or Indiana counties. As such, the data and resulting comparisons may underestimate evictions.

FINDINGS

EViction TRENDS

Marion County has high eviction rates compared with national, state, and regional trends. In 2016, Marion County had the third-highest eviction rate among all Indiana counties with available data. Additionally, Marion County comprises 39.8 percent of eviction rates and 45 percent of eviction filings in Indiana, but only 14 percent of the state's population. Eviction rates in the U.S. remained relatively stable—around 3 percent—from 2010 to 2016 while eviction filing rates varied slightly (Figure 1). Both Indiana and Marion County eviction and filing rates remained higher than U.S. rates during the same period. Overall, Marion County's eviction and filing rates declined slightly over time, with slight increases from 2015 to 2016. Even though Marion County has a higher proportion of renters compared to the rest of the state, it has a lower proportion of renter-occupied households than Tippecanoe and Monroe counties, which are homes to major universities and have substantially lower eviction rates (4.6 percent and 0.6 percent, respectively).^{1,4}

FIGURE 1. Eviction and filing rates (2010-2016)
U.S., Indiana, and Marion County¹

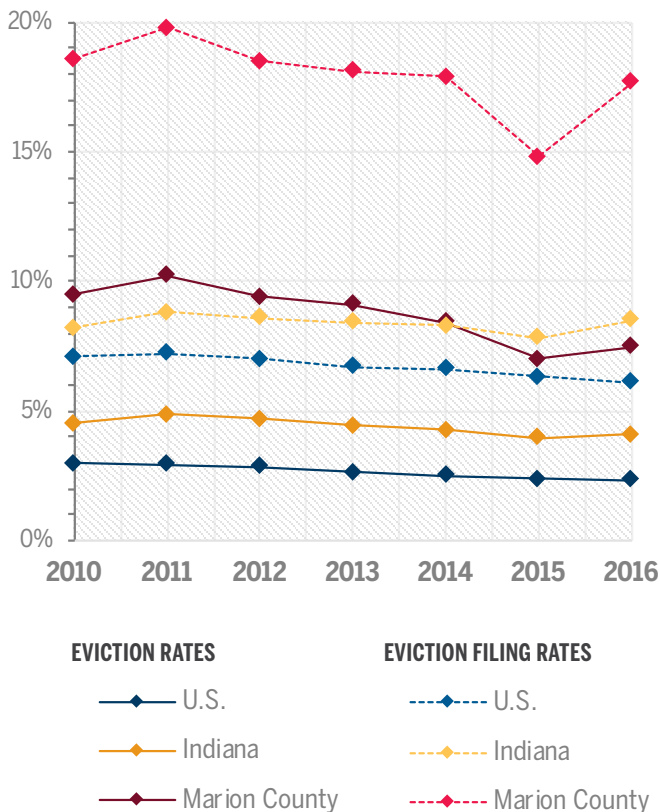
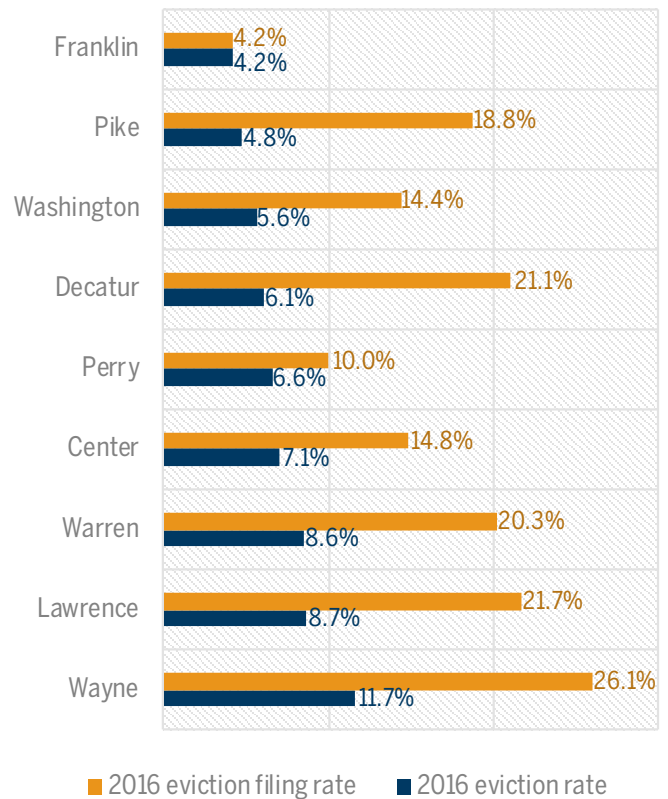


FIGURE 2. Eviction and filing rates (2016)
by Marion County townships¹



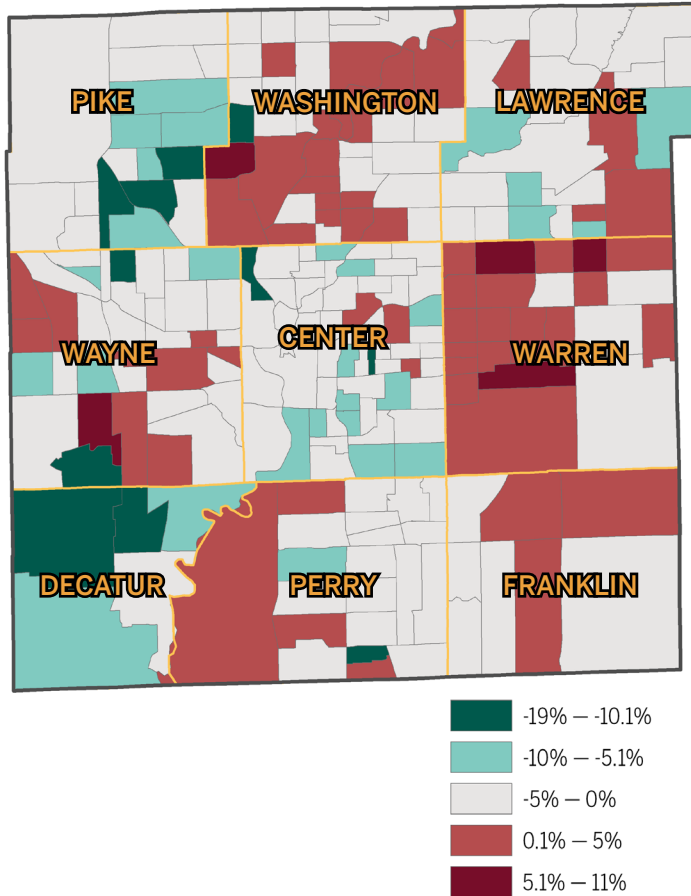
TRENDS BY TOWNSHIP

In 2016, Wayne Township had both the highest eviction rate and filing rate in Marion County, followed by Lawrence and Warren townships (Figure 2). All three townships surpassed Marion County's eviction rate of 7.5 percent and a filing rate of 17.7 percent in 2016. While Decatur and Pike townships had comparatively high filing rates, eviction rates were much lower. All townships experienced declines in eviction rates from 2011 to 2016, with the exception of Warren (24.1 percent) and Wayne townships (1.7 percent). Decatur (-52.3 percent) and Pike (-61.3 percent) townships experienced the largest declines during this time (Map 1).^{1,4}

TREND CONSIDERATIONS

First, each township in Marion County conducts eviction processes somewhat differently. Judicial discretion is one descriptive factor in the differences in eviction rates between townships. Some judges may encourage landlords and tenants to resolve issues independent of the courts.

MAP 5. Percent change in eviction rates in Marion County (2011-2016) by Census Tracts and Townships¹



Second, based on local court observations and filings, the inability to pay rent is the most common reason for eviction, with many payments lapsing for three to four months. Other reasons for an eviction notice include property damage, lease violation, and crime-related issues.

Next, many interviewed renters were unaware of their rights as tenants or the rights of landlords to evict. For example, renters discussed uninhabitable living conditions, and refused to pay rent as a result of poor housing. Yet, this type of nonpayment is still a lease violation and justification for eviction.

Lastly, other studies associated several factors with a greater likelihood of household evictions, including crime rates, high minority populations, households headed by black women, and households with children.⁵ Preliminary research is examining what factors are significantly associated with neighborhood

eviction rates from 2011 to 2016. Additional research will further explore these relationships and related disparities.

IMPACT OF EVICTION

There are multiple implications for individuals, landlords, and the community once an eviction occurs. Evictions can affect an individual's credit score and ability to find future housing. Once a tenant is evicted, the eviction ruling will often remain on his or her record regardless of whether that tenant reached a solution with the landlord. The tenant must contact the court to remove the ruling from their record. However, many individuals do not know this option exists unless the judge informs the tenant of this option.

In addition, costs associated with evictions and relocation can lead to a cyclical loss of resources. Loss of income is common, particularly due to high deposits among an already financially unstable population. Relocating can cause an individual to lose his or her job, especially if the move affects that person's transportation to work. Previous research shows that unemployment and recent job loss are up to 22 percent higher among those with past evictions, suggesting that unemployment can result from—as well as lead to—an eviction.⁵ Coupled with findings that suggest differences in eviction rates by location and area characteristics, the inequities of the impact of eviction in Marion County should be explored further.

RECOMMENDATIONS

TENANT-LANDLORD EDUCATION

Evictions may result from a lack of education for both tenants and landlords. Both parties may not fully understand renter rights and how to handle certain housing issues. While various community organizations offer landlord and tenant education programs, they are not usually required for either party. Furthermore, many renters may be particularly unaware of such opportunities. Directing renters to such programs for landlords and tenants may create greater understanding of the eviction process and the resources needed to prevent it.

MEDIATION SERVICES

Mediation services are an official dispute resolution between landlords and tenants, often facilitated by law school students or approved community mediation centers.² Implementing mediation services in small claims courts has proven successful in other communities such as Hennepin County, Minnesota, where 69 percent of cases filed against families were settled without an eviction, and the families were able to retain housing.²

ADDRESSING GAPS IN SERVICES

At times, courts may not always be aware of housing issues or services that may be helpful to tenants facing eviction. If tenants are unaware of such services and too much time passes, that can create a gap in services for those who may need financial assistance, employment, or other types of short- and long-term support. Identifying ways to link wraparound services to housing unstable households may help individuals and families remain housed by addressing other precursors to eviction.

AFFORDABLE HOUSING

From 2011 to 2016, Marion County experienced a 10 percent increase in median gross rent.⁴ Local stakeholders and renters discussed rent payments and rent burden as major sources of financial

instability, especially as median household incomes remained stagnant during the same time period.⁴ Identifying and creating affordable, quality housing opportunities—especially for renters—may help prevent future evictions.

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The Center for Research on Inclusion & Social Policy (CRISP) was founded in 2018 to address social issues and the effects of social policy through applied, data-driven, and translational research. CRISP analyzes and disseminates community-relevant research about social disparities and complex policy issues. The Center is housed within the IU Public Policy Institute (PPI), which also supports the Center for Health & Justice Research (CHJR) and the Indiana Advisory Commission on Intergovernmental Relations (IACIR).

334 North Senate Ave, STE 300
Indianapolis, Indiana 46204

Phone: (317) 261-3000
Email: IUCRISP@iu.edu
go.iu.edu/CRISP

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[@IUPublicPolicy](https://twitter.com/IUPublicPolicy)

PREPARED BY

Breanca Merritt, Ph.D. *Founding Director, CRISP*
Kelsie Stringham-Marquis, *Research Coordinator*
with assistance from **Karla Camacho-Reyes**
Krystal Gibson, *Research Assistant*